the customer in the second bank;

(b)     forwarding via the open network the existing account information from the first bank to the second bank for requesting the second bank system to make a confirmation of the existing bank account;

(c)     confirming via the inter-bank network the existing bank account in the second bank, and authenticating via the inter-bank network the customer based upon the result of the confirmation by the second bank system of the validity of the existing bank account in the second bank system;

(d)     deciding whether to accept or to reject the account application, based on the result of the confirmation performed in said (c); and

(e)     transmitting new account acknowledgement information to a terminal station coupled to the first bank.

## REMARKS

In the Final Office Action mailed October 2, 2002, claims 1-4 and 8-11 were rejected under 35 USC 103(a) as being unpatentable over Weiss et al. (U.S. Patent 5,866,889) in view of Makoto (JP 402287767A) and further in view of Micali (U.S. Patent No. 5,790.665).  The foregoing rejections are respectfully traversed.

In response to the Action, claims 1, 8, 9, and 11 are amended.  A Version with Markings to Show Changes Made to the claims is included herewith.

Claims 1-14 are pending and under consideration, of which claims 1-4 and 8-11 are rejected.  Of the rejected claims, claims 1, 8, 9, and 11 are independent claims; claims 2-4 depend from claim 1; and claim 10 depends from claim 8.

### Weiss

Weiss discloses a system for managing financial accounts by a priority allocation of funds among those accounts.  More particularly, Weiss discloses the management of investments in asset accounts and credit facilities within a client account.  In contrast to the present invention, Weiss discloses the use of a certifying authority (which is described in the

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present specification, page 2, at line 20 to page 3, at line 7) as being part of the related art. The foregoing features of the Weiss apparatus are disclosed as the use of "outside services or agencies" in column 13, at lines 1-4 of Weiss. Moreover, as disclosed in the "ACCOUNT INTRODUCTION SYSTEM AND STEP (600)" and the "PERSONAL PROFILE SYSTEM AND STEP (700)" sections of Weiss, the Weiss apparatus performs a credit check by contacting a credit bureau. Weiss, therefore, suggests the use of traditional credit bureaus (i.e., special certifying authorities).

Moreover, Weiss discloses that the first bank processing means performs a credit check by contacting a credit bureau when opening an account. That is, Weiss suggests the use of "outside service or agencies" for credit checking.

On the other hand, a feature of the present invention is that a bank system opens a new customer account by using information about an existing account owned by the requesting customer. As a result, this feature permits the bank system to authenticate the customer online, without the need for calling any special certifying authorities, as described in the present specification, page 10, lines 2-7.

### Makoto

Makoto discloses a system and method in which a customer may open a bank account. In the Makoto apparatus, a first bank requests bank data from a second bank so that the bank data can be ascertained and verified, thereby proving accurate banking information from the second bank to the first bank in which the customer is opening a new account. However, it is an object to save the customer the trouble of filling out an application form and to decrease complex affairs of the clerk.

### Micali

Micali discloses an anonymous information retrieval system in which the identity of a requesting user accessing a single data base is hidden, but which returns the item requested from the data base to the requesting user. The Micali method makes use of encryption and keys to accomplish the above-mentioned anonymous information retrieval.

Weiss in view of Makoto discloses traditional credit bureaus (that is, traditional certifying agencies) in a banking system in which customers do not have to be troubled by filling out

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application forms and in which the complex work of the clerk is decreased.

Weiss in view of Makoto and further in view of Micali discloses traditional credit bureaus (that is, traditional certifying agencies) in a banking system in which customers do not have to be troubled by filling out application forms and in which the complex work of the clerk is decreased, and in which encryption keys are implemented.

A bank in the present invention authenticates a customer based upon the validity of the customer's account in another bank, without referring to an outside agency or a service bureau for such authentication. The present specification, page 10, at lines 2-18 discloses same.

In contrast to the present invention, the foregoing references relied upon appear to disclose and suggest the use of an outside service or agency for credit checking (refer to Weiss, in particular, col. 13, at lines 1-4).

More particularly, each of independent claims 1, 8, 9, and 11 of the present application recites (using the recitation of claim 1 as an example) "first bank processing means authenticates the customer based on the confirmation by the second bank system of the validity of the bank account in the second bank system" (as amended).

The foregoing dependent claims recite patentably distinguishing features of their own. For example, claim 2/1 recites "the first network includes an open network, and the second network includes an inter-bank network which interconnects a plurality of bank systems including the first and second banking systems".

Withdrawal of the foregoing rejections is respectfully requested.

The Examiner's allowance of claims 5-7 and 12-14 is acknowledged and appreciated.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

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If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Date: _Dec. 31, 2002_

By: _____

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**VERSION WITH MARKINGS TO SHOW CHANGES MADE
IN THE CLAIMS:**

Please AMEND the following claims 1, 8, 9, and 11 as follows:

1.    (SIX TIMES AMENDED)    A network transaction system in which a customer's terminal station is connected to a first bank system via an open network and the first bank system is connected to a second bank system via an inter-network, the customer having an existing bank account in the second bank system and attempting to newly open a bank account in the first bank system, the network transaction system comprising:

customer processing means disposed at the terminal station and coupled to the open network, said customer processing means for applying for a new bank account by supplying via the open network the first bank system with existing account information descriptive of the existing bank account owned by the customer in the second bank system;

first bank processing means disposed at the first bank system and coupled to the [first] open network and the inter-network[s], said first bank processing means for requesting via the inter-network[s] the second bank system to make a confirmation of the existing bank account while forwarding the existing account information received from the customer processing means to the second bank system over the inter-network, and for opening the applied new bank account based on a confirmation response message received via the inter-network from the second bank system describing a result of the confirmation of the existing bank account, wherein the first bank processing means authenticates the customer based on the confirmation by the second bank system of the validity of the bank account in the second bank system; and

second bank processing means disposed at the second bank system and coupled to the inter-network, said first bank processing means for confirming validity of the existing bank account upon request from said first bank processing means, and for returning the confirmation response message to said first bank processing means to report the result of the confirmation of the existing bank account, wherein said first bank processing means transmits new account acknowledgement information to the terminal station.

8.    (FIVE TIMES AMENDED)    A network transaction system in which a

customer's terminal station and a bank system are interconnected via a network, the customer having an existing bank account in the bank system and attempting to open a new bank account in the same bank system, banks included in the bank system being connected to each other through an inter-bank network, the network transaction system comprising:

customer processing means disposed at the terminal station and coupled to the network, said customer processing means for applying for a new bank account by supplying the bank system with existing account information descriptive of the existing bank account owned by the customer in the bank system; and

bank processing means disposed at the bank system and coupled to the network, said bank processing means for making a confirmation of the existing bank account through the inter-bank network, for authenticating through the inter-bank network the customer based on the confirmation, and for opening the applied new bank account based on the result of the confirmation by the bank system of the validity of the existing bank account in the bank system, wherein said bank processing means transmits new account acknowledgement information to the terminal station.

9.    (FIVE TIMES AMENDED)    A terminal station, linked to a plurality of bank systems, for use by a customer who wishes to newly open a bank account in a first bank system and has an existing bank account in a second bank system, the first and second bank systems being among the plurality of bank systems connected to each other through an inter-bank network, the terminal station comprising:

processing means for sending, along with account application information necessary for opening a bank account in the first bank system, existing account information pertaining to the existing bank account owned by the customer in order to allow the first bank system to request via the inter-bank network the second bank system to authenticate the customer's identity; and

an output/storage unit outputting and storing the account application information and the existing account information, wherein the first bank system authenticates via the inter-bank system the customer based a confirmation by the second bank system of the validity of [on] the existing account information, wherein said processing means transmits new account acknowledgement information to the terminal station.

11.    (FIVE TIMES AMENDED)    A user authentication method for cyberspace

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banking services of an open network, which services are provided by a plurality of banks interconnected via an inter-bank network, the plurality of bank systems including a first bank and a second bank, the customer having an existing bank account in the second bank and newly issuing an account application for a bank account to the first bank, the user authentication method comprising:

(a)     sending via the open network account application information and existing account information from the customer to the first bank, wherein the account application information is information necessary for opening a new bank account in the first bank and the existing account information is information descriptive of the existing bank account owned by the customer in the second bank;

(b)     forwarding via the open network the existing account information from the first bank to the second bank for requesting the second bank system to make a confirmation of the existing bank account;

(c)     confirming via the inter-bank network the existing bank account in the second bank, and authenticating via the inter-bank network the customer based upon the result of the confirmation by the second bank system of the validity of the existing bank account in the second bank system;

(d)     deciding whether to accept or to reject the account application, based on the result of the confirmation performed in said [step] (c); and

(e)     transmitting new account acknowledgement information to a terminal station coupled to the first bank.